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Transcriber's Office  
FLOOR DEBATE

January 29, 2001 LB 51

SENATOR COORDSEN: Senator Landis.

SENATOR LANDIS: What I wouldn't say to you is that we do not have the power to amend this; we do. It would be at some cost. And the cost is that at the point in which the federal government concludes that states are not making the national insurance marketplace sufficiently user-friendly by the companies, they will take this power from us. So, even though this is relatively uniform language, if you wanted to make some amendments to it, there would be a point at which we could do that; there would be a point at which Congress would say, of course you have the power to do this, that's the law in the state of Nebraska, and we're going to...we're going to take that power away from Nebraska and give it to a private corporation, which is the plan right now, not a federal agency at all, but something to be created by the federal government, called, let's see, the National Association of Registered Agents and Brokers, something that does not now exist. So, we are free. You've got amendments. I will say there will be a cost to getting a nationwide system that's so "un-uniform" that Congress takes this away from us and proceeds with its current plans if we don't do this. That doesn't come from the NAIC, that comes from Congress. By the way, I think in the hypothetical you posed, I think you said, well, gosh, wouldn't it be better if we could all run off to Congress, where we have confidence in our elected officials. You may have confidence in those elected officials, I'm not sure I do in the same measure. And it may be that one gets trapped in the job that they've been doing, and I may well be a victim of being trapped in the job that I've been doing. But I will say this, the single most powerful voice for the consumer interest in the insurance field are the...is the Association of Insurance Commissioners. There's nobody who works harder for a consumer interest than they, and that is again, I think, a lot more than what the federal government has done. I don't think Congress has been particularly sensitive to insurance consumers, I think they've been just as or more concerned about the profitability of insurance companies than consumers. If I had to place my faith, my history of 10 or 12 years in the field would put it at the feet of the NAIC and not at Congress. Now there are some people on this floor who have a lot of experience, Patrick Bourne is in this business,